

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re Scott Cowan Case No. 16-14758
Debtor Reporting Period: 16-Aug

Case No. 16-14758
Reporting Period: 16-Aug

Social Security # _____
(last 4 digits only)

MONTHLY OPERATING REPORT (INDIVIDUAL WAGE EARNERS)

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.
(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	X	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	X	
Copies of bank statements		X	
Disbursement Journal	MOR-2 (INDV)	X	
Balance Sheet	MOR-3 (INDV)	X	
Copies of tax returns filed during reporting period			
Summary of Unpaid Post-petition Debts	MOR-4 (INDV)	X	
Status of Secured Notes, Leases, Installment Payments	MOR-5 (INDV)		
Debtor Questionnaire	MOR-6 (INDV)	X	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor /s/Scott Cowan Date 10/12/2016

Signature of Joint Debtor Date

In re Scott Cowan
DebtorCase No. 16-14758
Reporting Period: 8/1/2016**BUSINESS CASH RECEIPTS AND CASH DISBURSEMENTS**

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	Current Month Actual	Cumulative to Date Actual
Cash - Beginning of Month	\$ (336.81)	
RECEIPTS		
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	\$ 3,246.80	
Total Receipts	\$ 2,909.99	
DISBURSEMENTS		
ORDINARY ITEMS		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities		
Insurance		
Auto Expense		
Lease Payments		
Bank Fees		
Repairs and Maintenance		
Storage		
Food, Clothing, Hygiene		
Charitable Contributions		
Customer Refund		
Taxes - Real Estate		
Taxes - Personal Property		
Travel and Entertainment		
Gifts		
Other (attach schedule)		
Total Ordinary Disbursements	\$ -	
REORGANIZATION ITEMS		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	\$ -	
Total Disbursements (Ordinary + Reorganization)	\$ 2,768.05	
Net Cash Flow (Total Receipts - Total Disbursements)	\$ 2,909.99	

Cash - End of Month (Must equal reconciled bank statement)	\$ 141.94	
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INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS
(continuation sheet)

BREAKDOWN OF OTHER CATEGORIES	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Ins Premium Refund	2508.8	
Fee Refund	140	
Buildertrend Refund	598	
	3246	
Other Taxes		
Other Ordinary Disbursements		
Material	3.2	
Material	111	
Buildertrend	598	
Material	200	
Food	10.63	
Vehicle	302.35	
Vehicle		
Vehicle	480	
CPA	861.47	
Food	34.23	
	2600.88	
Other Reorganization Expenses		

THE FOLLOWING SECTION MUST BE COMPLETED
DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

TOTAL DISBURSEMENTS	
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	

[n re _____ Scott Cowan

Case No. 16-14758

Debtor

Reporting Period: 8/1/2016

DISBURSEMENT JOURNAL

CASH DISBURSEMENTS

BANK ACCOUNT DISBURSEMENTS

Total Bank Account Disbursements		\$	1,086.58

Total Disbursements for the Month	\$	2,628.05
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In re Scott Cowan
Debtor

Case No. 16-14758

8/1/2016

BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from postpetition obligations.

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE
CURRENT ASSETS		
Unrestricted Cash and Equivalents		
Restricted Cash and Cash Equivalents (see continuation sheet)	141.94	
Accounts Receivable (Net)		
Notes Receivable		
Inventories		
Prepaid Expenses		
Professional Retainers		
Other Current Assets (attach schedule)		
TOTAL CURRENT ASSETS	\$	\$
PROPERTY AND EQUIPMENT		
Real Property and Improvements	310000	
Machinery and Equipment		
Furniture, Fixtures and Office Equipment	0	
Leasehold Improvements		
Vehicles		
Less Accumulated Depreciation		
TOTAL PROPERTY & EQUIPMENT	311000	\$
OTHER ASSETS		
Loans to Insiders*		
Other Assets (attach schedule)		
TOTAL OTHER ASSETS	310141.91	\$
TOTAL ASSETS	\$	\$

LIABILITIES AND OWNER EQUITY	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE
LIABILITIES NOT SUBJECT TO COMPROMISE (Postpetition)		
Accounts Payable		
Taxes Payable (refer to FORM MOR-4)		
Wages Payable		
Notes Payable		
Rent / Leases - Building/Equipment		
Secured Debt / Adequate Protection Payments		
Professional Fees		
Amounts Due to Insiders*		
Other Postpetition Liabilities (attach schedule)		
TOTAL POSTPETITION LIABILITIES	\$	
LIABILITIES SUBJECT TO COMPROMISE (Pre-Petition)		
Secured Debt	245000	
Priority Debt		
Unsecured Debt	250000	
TOTAL PRE-PETITION LIABILITIES	495000	\$
TOTAL LIABILITIES	495000	\$
OWNER EQUITY		
Capital Stock		
Additional Paid-In Capital		
Partners' Capital Account		
Owner's Equity Account		
Retained Earnings - Pre-Petition		
Retained Earnings - Postpetition		
Adjustments to Owner Equity (attach schedule)		
Postpetition Contributions (Distributions) (Draws) (attach schedule)		
NET OWNER EQUITY	\$	\$
TOTAL LIABILITIES AND OWNERS' EQUITY	\$	\$

*"Insider" is defined in 11 U.S.C. Section 101(31).

In re Scott Cowan
Debtor

Case No. 16-14758
Reporting Period: 8/1/2016

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CON'T)]

	(Current Month Actual)	(Cumulative Total to Date Actual)
Cash - Beginning of Month	\$ 1,714.34	
RECEIPTS		
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income	\$ 3,350.00	
Sale of Assets		
Other Income (attach schedule)	\$ 900.00	
Total Receipts	\$ 5,964.34	
DISBURSEMENTS		
ORDINARY ITEMS		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities		
Insurance	\$ -	
Auto Expense		
Lease Payments		
IRA Contributions		
Repairs and Maintenance	\$ 39.57	
Medical Expenses		
Food, Clothing, Hygiene	\$ 49.74	
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	\$ 0.99	
Gifts		
Other (attach schedule)	\$ 945.20	
Total Ordinary Disbursements	\$ 1,035.50	
REORGANIZATION ITEMS		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	\$ -	
Total Disbursements (Ordinary + Reorganization)	\$ 1,035.50	
Net Cash Flow (Total Receipts - Total Disbursements)	\$ 4,928.84	

Cash - End of Month (Must equal reconciled bank statement)	\$ 4,928.84	
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INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS
(continuation sheet)

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Rental Income	900	
Other Taxes		
Other Ordinary Disbursements		
Chargeback		
Checks	545.2	
Other Reorganization Expenses		

THE FOLLOWING SECTION MUST BE COMPLETED
DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

TOTAL DISBURSEMENTS	1035.5
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	1035.5

[n re Scott Cowan
Debtor

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DISBURSEMENT JOURNAL

CASH DISBURSEMENTS

Date	Payee	Purpose	Amount
15-Aug	Scott Cowan	Maintenance	\$ 200.00
18-Aug	Scott Cowan	Maintenance	\$ 200.00
Total Cash Disbursements			\$ 400.00

BANK ACCOUNT DISBURSEMENTS

Date	Payee	Purpose	Amount	Check #
8/15/2016	Andiamo Restaurant	Food	\$ 44.75	
8/15/2016	Benjamin Bros Inc.	Maintenance	\$ 39.57	
8/15/2016	Valley Family Deli	Food	\$ 4.99	
8/18/2016	Apple Itunes	Entertainment	\$ 0.99	
8/18/2016		Other	\$ 271.20	130
8/22/2016		Other	\$ 200.00	131
9/6/2016		Other	\$ 74.00	132
Total Bank Account Disbursements			\$ 635.50	

Total Disbursements for the Month \$ 1,035.50

In re Scott Cowan
Debtor

Case No. 16-14758
Reporting Period: 8/1/2016

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding	0	0	0			0
FICA-Employee	0	0	0			0
FICA-Employer	0	0	0			0
Unemployment	0	0	0			0
Income	0	0	0			0
Other:						
Total Federal Taxes	0	0	0			0
State and Local						
Withholding	0	0	0			0
Sales	0	0	0			0
Excise	0	0	0			0
Unemployment	0	0	0			0
Real Property	0	0	0			0
Personal Property	0	0	0			0
Other:						
Total State and Local						
Total Taxes	0	0	0			0

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Current	0-30	31-60	61-90	Over 90	Total
Accounts Payable	0					0
Wages Payable	0					0
Taxes Payable	0					0
Rent/Leases-Building	0					0
Rent/Leases-Equipment	0					0
Secured Debt/Adequate Protection Payments	0					\$0.00
Professional Fees	0					0
Amounts Due to Insiders*	0					0
Other: Condo Fees						
Other: Mortgage						
Total Postpetition Debts	0					\$0.00

Explain how and when the Debtor intends to pay any past-due postpetition debts.

Debtor will pay mortgage arrears with the sale of the property

*"Insider" is defined in 11 U.S.C. Section 101(31).

In re Scott Cowan
Debtor

Case No. 16-14758
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DEBTOR QUESTIONNAIRE

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.		Yes	No
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?		X
2	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		X
3	Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		X
4	Is the Debtor delinquent in paying any insurance premium payment?		X
5	Have any payments been made on pre-petition liabilities this reporting period?		X
6	Are any post petition State or Federal income taxes past due?		X
7	Are any post petition real estate taxes past due?		X
8	Are any other post petition taxes past due?		X
9	Have any pre-petition taxes been paid during this reporting period?		X
10	Are any amounts owed to post petition creditors delinquent?		X
11	Have any post petition loans been received by the Debtor from any party?		X
12	Is the Debtor delinquent in paying any U.S. Trustee fees?		X
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		X

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P.O. Box 15284
Wilmington, DE 19850

Customer service information

THE PRICE HOME GROUP LLC.
641 MILL CREEK RD STE 7
MANAHAWKIN, NJ 08050-3367

- 1.888.BUSINESS (1.888.287.4637)
- bankofamerica.com
- ✉ Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Business Advantage Checking Bus Platinum Privileges

for August 1, 2016 to August 31, 2016

Account number:

THE PRICE HOME GROUP LLC.

Account summary

Beginning balance on August 1, 2016	-\$336.81
Deposits and other credits	3,246.80
Withdrawals and other debits	-2,628.05
Checks	-0.00
Service fees	-140.00
Ending balance on August 31, 2016	\$141.94

of deposits/credits: 7
of withdrawals/debits: 15
of items-previous cycle¹: 0
of days in cycle: 31
Average ledger balance: \$979.67

¹Includes checks paid, deposited items & other debits

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IMPORTANT INFORMATION:

BANK DEPOSIT ACCOUNTS

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking. Or, you can call our Customer Service team.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you for, and you agree to not make a claim against us for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Your checking account

THE PRICE HOME GROUP LLC. | Account #

3 | August 1, 2016 to August 31, 2016

Deposits and other credits

Date	Description	Amount
08/12/16	BKOFAMERICA MOBILE 08/12 3468869956 DEPOSIT	*MOBILE NJ 2,508.80
08/17/16	REFUND NSF/OD FEE 08-16	35.00
08/18/16	REFUND NSF/OD FEE 08-17	35.00
08/23/16	Fee Refund	35.00
08/24/16	Temporary Credit Adjustment on 08/17/16	299.00
08/24/16	Temporary Credit Adjustment on 08/16/16	299.00
08/25/16	Fee REVERSAL	35.00
Total deposits and other credits		\$3,246.80

Withdrawals and other debits

Date	Description	Amount
08/31/16	Customer Withdrawal Image	-861.47
Card account # XXXX XXXX XXXX 6512		
08/16/16	CHECKCARD 0815 BUILDERTREN 402-905-2506 NE 24492156228894649274203 RECURRING CKCD 5734 XXXXXXXXXXXX6512 XXXX XXXX XXXX 6512	-299.00
08/17/16	CHECKCARD 0815 BUILDERTREN 402-905-2506 NE 24492156229894662905120 RECURRING CKCD 5734 XXXXXXXXXXXX6512 XXXX XXXX XXXX 6512	-299.00
08/24/16	CHECKCARD 0824 A TASTE OF ISLAND SPICE TEANECK NJ 24055236237400946000024 CKCD 5812 XXXXXXXXXXXX6512 XXXX XXXX XXXX 6512	-10.63
08/24/16	CHECKCARD 0823 DEMAREST AUTO SEVICE, I DEMAREST NJ 24431056237206000000025 CKCD 7538 XXXXXXXXXXXX6512 XXXX XXXX XXXX 6512	-303.35
08/29/16	CHECKCARD 0826 RITE AID STORE - 10416 BERGENFIELD NJ 24692166240000790011698 CKCD 5912 XXXXXXXXXXXX6512 XXXX XXXX XXXX 6512	-34.23
08/29/16	CHECKCARD 0827 BENJAMIN BROS INC TENAFLY NJ 24801976241400897000389 CKCD 5251 XXXXXXXXXXXX6512 XXXX XXXX XXXX 6512	-26.17
08/29/16	CHECKCARD 0827 BENJAMIN BROS INC TENAFLY NJ 24801976241400897000777 CKCD 5251 XXXXXXXXXXXX6512 XXXX XXXX XXXX 6512	-3.20
08/31/16	CHECKCARD 0830 NJ MOTOR VEHICLE S HAMILTON NJ 24224436244101010107686 CKCD 9399 XXXXXXXXXXXX6512 XXXX XXXX XXXX 6512	-111.00
08/31/16	BKOFAMERICA ATM 08/31 #000004849 WITHDRWL DEMAREST DEMAREST NJ	-200.00

continued on the next page

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Bank of America
Corporation

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Withdrawals and other debits - continued

Date	Description	Amount
08/31/16	BKOFAMERICA ATM 08/31 #000005147 WITHDRWL DEMAREST	DEMAREST NJ -480.00
Subtotal for card account # XXXX XXXX XXXX 6512		-\$1,766.58
Total withdrawals and other debits		-\$2,628.05

Service fees

Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.

	Total for this period	Total year-to-date
Total Overdraft fees	\$0.00	\$315.00
Total NSF: Returned Item fees	\$70.00	\$105.00

We refunded to you a total of \$70.00 in fees for Overdraft and/or NSF: Returned Items this statement period and a total of \$70.00 in fees for Overdraft and/or NSF: Returned Items this year.

To help avoid overdraft and returned item fees, you can set up:

Customized alerts – get email or text message alerts (footnote 1) to let you know if your balance is low
Overdraft Protection – enroll to help protect yourself from overdrafts and declined transactions

To enroll, go to bankofamerica.com/online, call us at the number listed on this statement, or come see us at your nearest financial center.

(footnote 1) Alerts received as text messages on your mobile access device may incur a charge from your mobile access service provider. This feature is not available on the Mobile website. Wireless carrier fees may apply.

Based upon the activity below, the monthly fee on your Business Advantage checking account was waived for the statement period ending 07/29/16:

You are an active user of one of the following services

OR At least one of the following occurred during the previous month

Bank of America Merchant Services

\$2,500+ in net new purchases on a linked Business credit card

Payroll Service by Intuit®

\$15,000+ average monthly balance in primary checking account

Small Business Remote Deposit Online Service

\$35,000+ combined average monthly balance in linked business accounts

A check mark indicates that you have qualified for a monthly fee waiver on the account based on your usage of these products or services. For information on how to open a new product or to link an existing service to your account please call 1-888-BUSINESS or visit bankofamerica.com/smallbusiness.

Date	Transaction description	Amount
08/16/16	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 08-16	-35.00
08/17/16	OVERDRAFT ITEM FEE FOR ACTIVITY OF 08-16	-35.00
08/17/16	NSF: RETURNED ITEM FEE FOR ACTIVITY OF 08-17	-35.00
08/18/16	OVERDRAFT ITEM FEE FOR ACTIVITY OF 08-17	-35.00
Total service fees		-\$140.00

Note your Ending Balance already reflects the subtraction of Service Fees.



Your checking account

THE PRICE HOME GROUP LLC. | Account # .

| August 1, 2016 to August 31, 2016

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
08/01	-336.81	08/17	1,503.99	08/25	1,858.01
08/12	2,171.99	08/23	1,538.99	08/29	1,794.41
08/16	1,837.99	08/24	1,823.01	08/31	141.94

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STATEMENT OF ACCOUNT

SCOTT P COWAN
 DIP CASE 16-14758 DIST NJ
 35 PRESCOTT ST
 DEMARESTQ NJ 07627

Page: 1 of 2
 Statement Period: Aug 11 2016-Sep 10 2016
 Cust Ref #: #
 Primary Account #: #

Chapter 11 Checking

SCOTT P COWAN
 DIP CASE 16-14758 DIST NJ

Account #

ACCOUNT SUMMARY

Beginning Balance	1,714.34	Average Collected Balance	3,913.92
Deposits	4,250.00	Annual Percentage Yield Earned	0.00%
Checks Paid	545.20	Days in Period	31
Electronic Payments	490.30		
Ending Balance	4,928.84		

DAILY ACCOUNT ACTIVITY**Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
8/15	DEPOSIT	3,350.00
9/6	DEPOSIT	900.00
		Subtotal: 4,250.00

Checks Paid

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
8/18	130	271.20	9/6	132	74.00
8/22	131	200.00			
					Subtotal: 545.20

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
8/15	TD ATM DEBIT, ****45138509324, AUT 081316 DDA WITHDRAW 115 PIERMONT ROAD TENAFLY * NJ	200.00
8/15	DEBIT CARD PURCHASE, ****45138509324, AUT 081216 VISA DDA PUR ANDIAMO RESTAURANT HAWORTH * NJ	44.75
8/15	DEBIT CARD PURCHASE, ****45138509324, AUT 081316 VISA DDA PUR BENJAMIN BROS INC TENAFLY * NJ	39.57
8/15	DEBIT CARD PURCHASE, ****45138509324, AUT 081216 VISA DDA PUR VALLEY FAMILY DELI CLIFTON * NJ	4.99
8/18	TD ATM DEBIT, ****45138509324, AUT 081816 DDA WITHDRAW 9 E DEMAREST AVENUE ENGLEWOOD * NJ	200.00
8/19	DEBIT CARD PURCHASE, ****45138509324, AUT 081816 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 * CA	0.99
		Subtotal: 490.30

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
8/10	1,714.34	8/19	4,302.84
8/15	4,775.03	8/22	4,102.84
8/18	4,303.83	9/6	4,928.84

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance your Account

Page: 2 of 2

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	4,928.84
2	Total Deposits	+ _____
3	Sub Total	_____
4	Total Withdrawals	- _____
5	Adjusted Balance	_____

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR
QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number..
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.
If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.